



(INR In lacs)

Statement of Unaudited Standalone Assets and Liabilities		
Particulars	As at 30 September 2023 (Unaudited)	As at 31 March 2023 (Audited)
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	53,550	39,471
Bank balance other than above	32,068	27,783
Derivative financial instruments	12	-
Loans	458,837	402,983
Investments	30,342	28,948
Other financial assets	4,730	3,339
<b>Non- financial assets</b>		
Current tax assets (net)	10,417	8,977
Deferred tax assets (net)	15,478	16,474
Property, plant and equipment	5,512	4,621
Intangible assets under development	28	109
Goodwill	36,788	36,788
Other intangible assets	2,146	2,490
Right-of-use assets	262	459
Other non- financial assets	3,312	4,319
<b>Assets held for sale</b>	1,325	907
<b>Total assets</b>	<b>654,786</b>	<b>575,648</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial liabilities</b>		
Payables		
I) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	63	223
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	10,137	14,134
II) Other payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	-
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	20,942	10,088
Debt securities	46,868	47,601
Borrowings (other than debt securities)	354,077	283,007
Lease liabilities	365	617
Other financial liabilities	9,485	9,578
<b>Non financial liabilities</b>		
Provisions	3,546	3,429
Other non-financial Liabilities	2,482	3,850
<b>Total liabilities</b>	<b>447,755</b>	<b>372,525</b>
<b>Equity</b>		
Equity share capital	143,699	143,699
Other equity	63,432	59,824
<b>Total equity</b>	<b>207,031</b>	<b>203,123</b>
<b>Total liabilities and equity</b>	<b>654,786</b>	<b>575,648</b>

For and on behalf of the Board of Directors  
Clx Capital Services Private Limited

**RAKESH KAUL**

Director

Rakesh Kaul  
Whole Time Director and CEO  
DIN: 03386665

Place: Gurugram  
Date: 8 November 2023

Clix Capital Services Private Limited

CIN: U65929DL1994PTC116256

Regd. Office: Aggarwal Corporate Tower, Plot No. 23, 5th Floor, Govind Lal Sikka Marg, Rajendra Place, New Delhi- 110008

Telephone: 0120-6465400 Website: www.clix.capital

Statement of Unaudited Standalone Cash Flow Statement

(INR In lakhs)

Particulars	half year ended 30 September 2023 (Unaudited)	half year ended 30 September 2022 (Unaudited)
<b>Cash flow from operating activities</b>		
Profit/ (Loss) before tax	3,993	1,331
Provision for employee benefits	103	65
Impairment on financial assets	749	(6,871)
Depreciation , Amortization and Impairment	1,242	1,329
Bad debt written off	7,996	12,946
Finance cost on unwinding of discount on security deposits	80	(168)
Interest income on fixed deposits	(928)	(448)
Net gain on fair value changes	(937)	(720)
Interest on lease liability	27	39
Impairment of investments	1,225	147
Interest on income-tax refund	(1,767)	(914)
Net (loss)/Gain on derecognition of property, plant and equipment	(58)	(24)
Provision for indirect taxes	97	74
Share based payments	939	285
Lease equalisation reserve	49	(94)
Interest income on unwinding of discount on security deposit	(90)	161
<b>Operating profit before working capital changes</b>	<b>12,720</b>	<b>7,138</b>
<b>Adjusted for net changes in working capital</b>		
(Increase)/ Decrease in Financial assets and non-financial assets	(65,451)	(48,827)
Increase/ (Decrease) in Financial liability and other liabilities	5,118	10,181
(Income tax paid)/refund received (net)	327	(1,893)
<b>Net Cash generated from/ (used in) operating activities</b>	<b>(47,286)</b>	<b>(33,401)</b>
<b>Cash flows from investing activities</b>		
Movement in security receipts (net)	6,789	1,368
Movement in fixed deposits (net)	(4,214)	(2,860)
Movement in mutual funds (net)	748	14,441
Sale of Investments (Equity Shares)	662	685
Purchase of investments (Pass through certificates)	(11,855)	(5,295)
Interest income on fixed deposits	857	448
Investment in equity shares of subsidiaries	(20)	-
Purchase of property, plant and equipment	(1,758)	(2,629)
Proceeds from property, plant and equipment	308	1,998
<b>Net Cash generated from / (used in) investing activities</b>	<b>(8,483)</b>	<b>8,156</b>
<b>Cash flows from financing activities</b>		
Proceeds from term loan	130,399	48,236
Repayment of term loan	(79,078)	(56,108)
Proceeds from Borrowing against Securitized Portfolio	76,717	58,860
Repayment of Borrowing against Securitized Portfolio	(65,369)	(39,081)
Proceeds from commercial papers	9,637	2,398
Repayment of commercial papers	(6,523)	(9,508)
Proceeds from Non Convertible Debentures	23,490	22,973
Repayment of Non Convertible Debentures	(27,537)	(11,777)
Proceeds from External Commercial Borrowing	8,479	-
Net decrease of Lease liability	(289)	(173)
<b>Net Cash generated from/ (used in) financing activities</b>	<b>69,926</b>	<b>15,820</b>

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Statement of Unaudited Standalone Cash Flow Statement

	(INR In lakhs)	
Particulars	half year ended 30 September 2023 (Unaudited)	half year ended 30 September 2022 (Unaudited)
Net increase/ (decrease) in cash and cash equivalents	14,157	(9,425)
Cash and cash equivalents at the beginning of the period	37,563	23,130
Cash and cash equivalents at the end of the period	51,720	13,705

**Notes :**

**Components of cash and cash equivalents balance include:**

Balances with banks:

- Current accounts	52,550	13,096
- in deposits with original Maturity of less than three months	1,000	2,501
Bank overdraft	(1,830)	(1,892)

Cash and cash equivalents at the end of the period

For and on behalf of the Board of Directors  
 Clix Capital Services Private Limited

**RAKESH KAUL**

Digitally signed by RAKESH KAUL  
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Rakesh Kaul  
 Whole Time Director and CEO  
 DIN: 03386665

Place: Gurugram  
 Date: 8 November 2023

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**Notes:**

- 1 The above financial results for the quarter and the half year ended 30 September 2023 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 8 November 2023, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended.
- 2 These Standalone Financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards, ("Ind AS") as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with the relevant rules issued thereunder and the other accounting principles generally accepted in India.
- 3 As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, all debentures are fully secured by first ranking pari passu and continuing charge by the way of hypothecation on the receivables present and future. The Company has, at all times, for the secured NCDs, maintained sufficient asset cover as stated in the respective information memorandum towards the principal amount, interest accrued thereon, and such other sums as mentioned therein.
- 4 Details of resolution plan implemented under the Resolution framework for COVID-19 related stress as per RBI circular dated 06 August 2020 (Resolution Framework - 1.0) and 05 May 2021 (Resolution Framework 2.0) as at 30 September 2023 are given below:

Type of borrower	<i>(INR in lacs)</i>				
	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31 March 2023	Of (A), aggregate debt that slipped into NPA during the half-year ended 30 September 2023	Of (A) amount written off during the half-year ended 30 September 2023 #	Of (A) amount paid by the borrowers during the half-year ended 30 September 2023	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30 September 2023.
Personal Loans	2,341	250	15	589	1,487
Corporate persons*	6,180	-	-	651	5,529
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>8,521</b>	<b>250</b>	<b>15</b>	<b>1,240</b>	<b>7,016</b>

\* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

# represents debt that slipped into stage 3 and was subsequently written off during the half year ended 30 September 2023.

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5 Disclosures pursuant to Master direction - Reserve Bank of India (Transfer of loan exposures) Direction, 2021 in terms of RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021.

(a) Details of transfer through assignment in respect of loans not in default during the quarter and half year ended 30 September 2023

(INR in lacs)

Particulars	For the quarter ended 30 September 2023		For the half year ended 30 September 2023	
	Bank	Bank	Bank	NBFC
Entity				
Count of loan accounts assigned	1,004	1,004		409
Amount of loan accounts assigned	16,535	16,535		9,900
Retention of beneficial economic interest (MRR)	10%-20%*	10%-20%*		10%-20%*
Weighted average maturity (Residual Maturity in years)	1.94	1.94		10.07
Weighted average holding period (in years)	0.54	0.54		0.64
Coverage of tangible security coverage	0%	0%		63%
Rating wise distribution of rated loans	Unrated	Unrated		Unrated

\*639 loan count have 20% MRR, 84 loan count have 15% MRR and 690 loan count have 10% MRR

(b) The Company has not acquired any loans not in default through assignment during the quarter and half year ended 30 September 2023.

(c) The Company has not acquired/transferred any stressed loan during the quarter and half year ended 30 September 2023.

(d) The rating wise distribution of Security Receipts (SRs) held by the Company as on 30 September 2023 is given below :

Ratings	Rating Agency	Amount
IND RR1	India Rating and Research	136
IND RR2	India Rating and Research	4,290
IND RR3	India Rating and Research	8,043
	<b>Total</b>	<b>12,469</b>

Note : Provision against SRs as at 30 September 2023 is Rs. 2,716 Lakhs

6 During the half year ended 30 September 2023, the Company has transferred loans amounting to Rs 381 lakhs through Co-lending arrangements to the respective participating banks under circular no. RBI/2020-21/63 FIDD.CO.Plan.BC.No.8/04.09.01/2020-21, dated November 05, 2020 pertaining to Co-lending by banks and NBFCs to priority Sector which are akin to Direct assignments transactions.

7 The Company has entered into a shareholders' agreement on 14 September 2023 and securities subscription agreement on 17 October 2023, for acquisition of controlling stake in Tezzaract Fintech Private Limited ('a fintech company') (Tezzaract). Subsequent to reporting date, on 02 November 2023, the Company has invested Rs. 1,141.04 lacs in the equity of Tezzaract aggregating to 61.94% holding and also invested Rs. 1,356.96 lacs through optionally convertible debentures.

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- 8 During the previous financial year ended 31 March 2023, the Company had decided to opt for lower tax regime under Income Tax Act 1961, as benefit of utilization of MAT credit in future years basis projections will be offset due to higher current tax/cash tax outflow under current tax regime. Since statute does not allow carried forward of MAT credit in lower tax regime, hence MAT credit had been written off.
- 9 During the financial year ended 31 March 2023, the Board of Directors of the Company had approved a Scheme of Amalgamation ("the Scheme") for Amalgamation of its wholly owned subsidiary Clix Housing Finance Limited (CHFL) into the Company. The Company approached all the stakeholders including Reserve Bank of India (RBI) for No objection for the same. RBI had vide its letter dated October 27, 2022 and January 31, 2023 given its no objection for the Company & CHFL, respectively. In the Interim both the companies are re-evaluating the option of going ahead with the Scheme.
- 10 The Company's primary business segment is reflected based on the principal business carried out, i.e. financing and lending (including loans to retail and corporate customers). Accordingly, no separate disclosure for segment reporting as per Ind AS 108 is required to be made in the financial statements of the Company. The Company operates principally within India and does not have operations in economic environments with different risks and returns; hence, it is considered operating in single geographical segment.
- 11 Information as required by Regulation 52(4) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended are as per Annexure "I" attached .
- 12 The figures for the quarter ended 30 September 2023 are the balancing figures between reviewed figures in respect of half year ended 30 September 2023 and reviewed figures in respect of quarter ended 30 June 2023.
- 13 The Previous year/ period figures have been reclassified/regrouped wherever necessary to conform to the figures of the current year/period.

**For and on behalf of the Board of Directors**  
**Clix Capital Services Private Limited**

**RAKESH KAUL**

**Rakesh Kaul**  
Whole Time Director and CEO  
DIN: 03386665

**Place: Gurugram**  
Date: 8 November 2023

Digitally signed by RAKESH KAUL  
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**Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements)**  
**Regulations, 2015 for the quarter and half year ended 30 September 2023**

Annexure I

S.No.	Particulars	
a.	Debt-equity ratio (In times)	1.94
b.	Debt service coverage ratio;	Not applicable, being an NBFC
c.	Interest service coverage ratio;	Not applicable, being an NBFC
d.	Outstanding redeemable preference shares (quantity and value)	Not applicable
e.	Capital redemption reserve/debenture redemption reserve	Not applicable
f.	Net worth (INR in lacs)	207,031
	<b>Net profit/ (loss) after tax</b>	
g.	Net profit/(loss) after tax (INR in lacs) for the half year ended 30 September 2023	2,988
	Net profit/(loss) after tax (INR in lacs) for the quarter ended 30 September 2023	1,607
h.	<b>Earnings per share (not - annualised)</b>	
	For the half year ended 30 September 2023 (Basic) (INR)	0.21
	For the half year ended 30 September 2023 (Diluted) (INR)	0.20
	For the quarter ended 30 September 2023 (Basic) (INR)	0.11
	For the quarter ended 30 September 2023 (Diluted) (INR)	0.11
i.	current ratio	Not applicable, being an NBFC
j.	long term debt to working capital	Not applicable, being an NBFC
k.	bad debts to Account receivable ratio	Not applicable, being an NBFC
l.	current liability ratio	Not applicable, being an NBFC
m.	total debts to total assets (in times)	0.61
n.	debtors turnover	Not applicable, being an NBFC
o.	inventory turnover	Not applicable, being an NBFC
p.	Operating margin (%)	Not applicable, being an NBFC
q.	<b>Net profit margin (%) (Profit after tax / Total revenue from operations)</b>	
	For the half year ended 30 September 2023	6.89%
	For the quarter ended 30 September 2023	7.34%
r.	<b>Sector specific equivalent ratios, as applicable.</b>	
	GNPA%	2.19%
	NNPA%	1.33%
	CRAR%	32.63%

**For and on behalf of the Board of Directors**  
**Clix Capital Services Private Limited**

**RAKESH**  
**KAUL**

**Rakesh Kauf**  
**Whole Time Director and CEO**  
**DIN: 03386665**

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serialNumber=23020317, fo=2009a25713a0c7ee0f5c9,  
serialNumber=4402591013a0c7ee0f5c9, postalCode=122006, street=Garoga,  
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**Place: Gurugram**  
**Date: 8 November 2023**